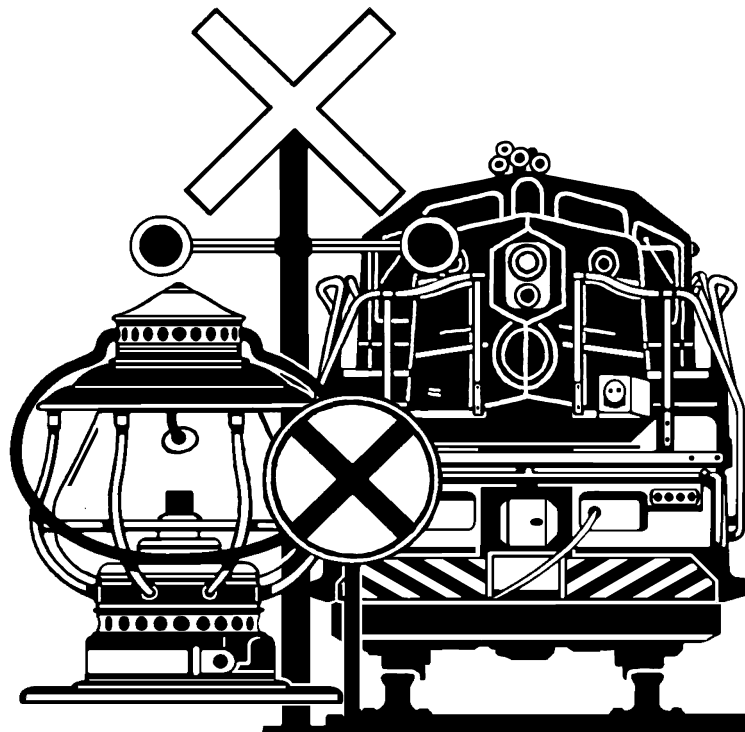


RAILROAD RETIREMENT HANDBOOK 1999

U.S. Railroad Retirement Board



U.S. Railroad Retirement Board

Mission Statement

The Railroad Retirement Board's mission is to administer retirement/survivor and unemployment/sickness insurance benefit programs for railroad workers and their families under the Railroad Retirement Act and the Railroad Unemployment Insurance Act. These programs provide income protection during old age and in the event of disability, death or temporary unemployment and sickness. The Railroad Retirement Board also administers aspects of the Medicare program and has administrative responsibilities under the Social Security Act and the Internal Revenue Code.

In carrying out its mission, the Railroad Retirement Board will pay benefits to the right people, in the right amounts, in a timely manner, and safeguard our customers' trust funds. The Railroad Retirement Board will treat every person who comes into contact with the agency with courtesy and concern, and respond to all inquiries promptly, accurately and clearly.

***Visit the Railroad Retirement Board's Web Site at
www.rrb.gov***

Railroad Retirement and Unemployment Insurance Systems

Handbook



U.S. Railroad Retirement Board

844 North Rush Street

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Introduction



V. M. Speakman, Jr.
Labor Member



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Chair



Jerome F. Kever
Management Member

This handbook describes the history, operations and financing of the retirement, disability, survivor, and health insurance programs provided under Federal law for railroad workers and their families, as well as the unemployment and sickness insurance program provided for railroad employees.

For many years this book has been utilized by officials of railway labor, rail management, government and beneficiaries, as well as by students of social insurance programs and pension systems. It was designed to provide a convenient reference for those requiring a comprehensive single source of information on the development and character of the railroad retirement/survivor and unemployment/sickness benefit programs.

This edition reflects the laws in effect as of June 1999. Certain limitations, exceptions and special cases are not covered. Further information may be obtained by contacting the nearest Railroad Retirement Board field office, or the Board's headquarters in Chicago, Illinois. A toll-free Help Line is available at 1-800-808-0772, which can be used to obtain the addresses and telephone numbers of the Board's field offices. Information is also available on the Board's Web site, www.rrb.gov.

We hope this handbook will continue to serve as an authoritative and useful source of information on the railroad retirement and unemployment insurance systems.

Contents

Page

1 DEVELOPMENT OF THE RAILROAD RETIREMENT SYSTEM	1
Railroad Retirement Acts of the 1930's.....	2
Amendments to the 1937 Act	4
Railroad Retirement Act of 1974	7
1981 Railroad Retirement Amendments	10
Railroad Retirement Solvency Act of 1983.....	12
Legislation in the 1980's and 1990's	14
 2 PROVISIONS OF THE RAILROAD RETIREMENT ACT	 17
Creditable Service and Earnings	17
Employee and Spouse Annuities	20
Survivor Benefits	34
Retirement-Survivor Information	42
Employee and Spouse Annuity Formula Components ...	49
Survivor Annuity Formula Components.....	59
Appeals.....	62
 3 FINANCING OF THE RAILROAD RETIREMENT SYSTEM	 65
Payroll Taxes.....	66
Investments.....	66
Income Taxes on Railroad Retirement Benefits	67
Supplemental Annuity Taxes	68
Financial Interchange.....	68
Borrowing from General Revenues Related to the Financial Interchange.....	70
Appropriations from General Revenues	70
Financial Position of the Railroad Retirement System...	73
 4 HEALTH INSURANCE FOR THE AGED AND DISABLED	 75
Eligibility	75
Enrollment.....	76
Explanation of Hospital Insurance Benefits	77
Explanation of Medical Insurance Benefits.....	79

	<i>P a g e</i>
Options for Receiving Health Services for People with Medicare	81
Claiming Medicare Benefits	84
 5 DEVELOPMENT OF THE RAILROAD UNEMPLOYMENT INSURANCE SYSTEM	 87
Railroad Unemployment Insurance Act of 1938.....	87
Major Amendments to the Railroad Unemployment Insurance Act	88
1988 Legislation and Later Amendments	92
Railroad Unemployment Insurance Amendments Act of 1996	94
 6 PROVISIONS OF THE RAILROAD UNEMPLOYMENT INSURANCE ACT	 97
Benefit Provisions	97
Payment Process.....	103
Appeals.....	106
Income Taxes.....	107
 7 FINANCING UNEMPLOYMENT AND SICKNESS INSURANCE	 109
Contributions	109
Railroad Unemployment Insurance Account.....	111
Financial Report.....	111
 8 ADMINISTRATION OF THE RAILROAD RETIREMENT SYSTEM	 113
Administration	113
Program Integrity	117
Customer Service Plan	118
 INDEX	 121